

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Lawrence H. Niekamp  
Elizabeth M. Niekamp  
Debtors

Case No. 18-31746-jpg  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Jun 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2018.

db/db +Lawrence H. Niekamp, Elizabeth M. Niekamp, 107 North Hanover St., Minster, OH 45865-1010  
25486259 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037  
25486260 +Citi Cards, Attn: Bankruptcy Corresp., 6716 Grande Lane, Building 9, Suite 910,  
Louisville, KY 40213-3410  
25486261 Columbus Radiology Corporation, Attn: Bankruptcy Corresp., P.O. Box 714563,  
Cincinnati, OH 45271-4563  
25486266 Discover, P.O. Box 742655, Cincinnati, OH 45274-2655  
25486265 Discover, Attn: Bankruptcy, P.O. Box 30421, Cincinnati, OH 45274-2655  
25486267 +Eagle Loan Company of Ohio Inc., 1256 Bellefontaine Street, Wapakoneta, OH 45895-9775  
25486268 +++GRAND LAKE PHYSICIAN PRACTICES, ATTN: BANKRUPTCY CORRESP., PO BOX 44862,  
MIDDLETOWN OH 45044-0862  
(address filed with court: Grand Lake Physician Practices, Attn: Bankruptcy Corresp.,  
P.O. Box 44862, Middletown, OH 45044-0862)  
25486269 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010  
25486270 +Joint Twp. Dist. Memorial Hosp., Attn: Bankruptcy Corresp., 200 Saint Clair Ave.,  
Saint Marys, OH 45885-2494  
25486272 +Lending Club, Attn: Bankruptcy Dept., 71 Stevenson Street, Suite 1000,  
San Francisco, CA 94105-2967  
25486274 Menards- Capital One Retail Service, P.O. Box 7680, Carol Stream, IL 60116-7680  
25486275 Mercer Health, 830 W. Main St., Coldwater, OH 45828-1657  
25486276 Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243  
25486277 Ohio Department of Taxation, Attn: Bankruptcy, P.O. Box 1460, Columbus, OH 43216-1460  
25486282 Union Plus-Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087  
25486283 Wells Fargo Financial National Bank, P.O. Box 71118, Charlotte, NC 28272-1118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: qlaw@ureach.com Jun 04 2018 22:00:10 Quentin M. Derryberry, II, PO Box 2056,  
15 Willipie Street Suite 220, Wapakoneta, OH 45895

tr +EDI: QWLSWOPE.COM Jun 05 2018 01:43:00 William L. Swope, 610 Tiffin Avenue,  
Findlay, OH 45840-5718  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jun 04 2018 22:00:37 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
25486258 EDI: CHASE.COM Jun 05 2018 01:43:00 Chase - Cardmember Service, P.O. Box 94014,  
Palatine, IL 60094-4014  
25486262 EDI: WFNNB.COM Jun 05 2018 01:43:00 Comenity-Christopher And Banks, P.O. Box 659728,  
San Antonio, TX 78265-9728  
25486263 EDI: RCSFNBMARIN.COM Jun 05 2018 01:43:00 Credit One Bank, P.O. Box 60500,  
City of Industry, CA 91716-0500  
25486264 EDI: IRS.COM Jun 05 2018 01:43:00 Department of the Treasury, Internal Revenue Service,  
Kansas City, MO 64999-1010  
25486271 EDI: CBSKOHLS.COM Jun 05 2018 01:43:00 Kohl's Payment Center, P.O. Box 2983,  
Milwaukee, WI 53201-2983  
25486273 EDI: CHASE.COM Jun 05 2018 01:43:00 Marriott Rewards Cardmember Service, P.O. Box 94014,  
Palatine, IL 60094-4014  
25488886 +EDI: PRA.COM Jun 05 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
25486278 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 04 2018 22:02:04 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
25486279 E-mail/Text: processing@keybridgemed.com Jun 04 2018 22:02:08 Revenue Management Group,  
P.O. Box 747, Lima, OH 45802-0747  
25486280 E-mail/Text: bankruptcy@trfcu.org Jun 04 2018 22:02:05 Three Rivers Federal Credit Union,  
Attn: Bankruptcy, 1615 Northland Blvd., Fort Wayne, IN 46825

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
25486281\* U.S. Dept. of Treasury IRS, Kansas City, MO 64999-0010

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2018 at the address(es) listed below:

Quentin M. Derryberry, II on behalf of Debtor Lawrence H. Niekamp qlaw@ureach.com,  
qdlawfirm@gmail.com  
Quentin M. Derryberry, II on behalf of Debtor Elizabeth M. Niekamp qlaw@ureach.com,  
qdlawfirm@gmail.com  
William L. Swope trustee7@sbcglobal.net, wswope@ecf.epiqsystems.com

TOTAL: 3

**Information to identify the case:**Debtor 1 **Lawrence H. Niekamp**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1671**

EIN --\_-----

Debtor 2 **Elizabeth M. Niekamp**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5459**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7 5/31/18**Case number: **18-31746-jpg****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lawrence H. Niekamp	Elizabeth M. Niekamp
2. All other names used in the last 8 years		aka Betty Niekamp
3. Address	107 North Hanover St. Minster, OH 45865	107 North Hanover St. Minster, OH 45865
4. Debtor's attorney Name and address	Quentin M. Derryberry II PO Box 2056 15 Willipie Street Suite 220 Wapakoneta, OH 45895	Contact phone 419-738-3217 Email: <a href="mailto:qlaw@ureach.com">qlaw@ureach.com</a>
5. Bankruptcy trustee Name and address	William L. Swope 610 Tiffin Avenue Findlay, OH 45840-3336	Contact phone (419) 422-0288 Email: <a href="mailto:trustee7@sbcglobal.net">trustee7@sbcglobal.net</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a> .	United States Bankruptcy Court 1716 Spielbusch Ave Room 411 Toledo, OH 43604	Hours open 9:00 AM – 4:00 PM  Contact phone 419-213-5600  Date: 6/4/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 30, 2018 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <p style="text-align: center;">*** Valid photo identification required ***          *** Proof of Social Security Number required ***</p>	Location:  <b>401 W. North Street, Room 260,          Lima, OH 45801</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>      <b>Filing deadline: 9/28/18</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <p><b>Deadline to object to exemptions:</b>      <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	